

STATE MS. - DESOTO CO.
FILED

**CERTIFICATE OF TRUST
THE ANNIE L. STAFFORD
REVOCABLE LIVING TRUST AGREEMENT**

DEC 9 10 07 AM '98

The undersigned hereby certifies that he created a Revocable Living Trust, This Trust is known as: **THE ANNIE L. STAFFORD REVOCABLE LIVING TRUST**, dated the 5th day of DEC, 1998. ANNIE L. STAFFORD, Settlor and Trustee, resides at 7795 Davis Parkway, the City of Southaven, State of Mississippi, the County of DeSoto.

IT IS AGREED BETWEEN THE PARTIES HERETO AS FOLLOWS:

Description of Trust, in accordance with Section 91-9-1 et seq. Mississippi Code of 1972, as amended.

The party hereto desires to confirm the establishment of a Revocable Trust on this date, for the benefit of the Settlor and containing herein the following provisions:

1. The Settlor is designated as the Trustee to serve until her death, resignation or incompetence.
2. Upon the end of the term of the original Trustee, **RONALD E. STAFFORD**, and **BARBARA A. BUCHANAN**, are designated as Joint Successor Trustees.
3. Any Trustee/Settlor has the power and authority to manage and control, buy, sell, and transfer the trust property, in such manner as the Trustee may deem advisable, and shall have, enjoy and exercise all powers and rights over and concerning said property and the proceeds thereof as fully and amply as though said Trustee were the absolute and qualified owner of same, including the power to grant, bargain, sell and convey, encumber and hypothecate, real and personal property, and the power to invest in corporate obligations of every kind, stocks, preferred or common, and to buy stocks, bonds and similar investments on margin or other leveraged accounts, except to the extent that such management would cause includability of an irrevocable trust in the Estate of a Trustee.
4. Following the death of the Settlor, the Trust continues or is distributed in whole or in part for the benefit of the following income and principal Beneficiaries according to the terms of the Trust: **RONALD E. STAFFORD and BARBARA A. BUCHANAN**.
5. Unless otherwise indicated to a prospective transferee, the Trustee has full power to transfer assets held in the name of the Trust and subsequent transferees are entitled to rely upon such transfers provided the chain of title is not otherwise deficient.
6. The Trust Agreement also states that any bank, corporation, brokerage firm or other

CERTIFICATE OF TRUST

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entity or any individual may conclusively presume that the Trustee has full power and authority and such person or institution shall be held harmless and shall incur no liability by reason of so presuming.

7. The following described immovable property is subject to this trust:

Land and improvements on property located at 7795 Davis Parkway, Southaven,
DeSoto County, Mississippi.

8. The use of this Certificate of Trust is for convenience only and the Trust is solely controlled as to provisions and interpretations, and any conflict between this abstract and the Trust shall be decided in favor of the Trust.

IN WITNESS WHEREOF, the party has hereto executed this Certificate of Trust
this date.

WITNESSES:

NA
NA

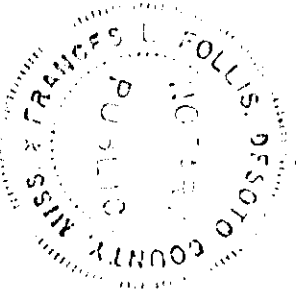
SETTLORS\TRUSTEES:

Annie L. Stafford
ANNIE L. STAFFORD

STATE OF MISSISSIPPI

COUNTY OF DeSOTO

On this the 3rd day of December, 1998, before me, a Notary Public, personally appeared ANNIE L. STAFFORD, personally known to me to be the person whose name is subscribed to this instrument, and acknowledged that she executed it for the purposes herein expressed.



Frances L. Follis
Notary Public, State of Mississippi
Commission expires Mar. 13, 2002

NOTARY PUBLIC, STATE OF MISSISSIPPI AT LARGE.
COMMISSION EXPIRES: Mar. 13, 2002.
EXEMPT FROM NOTARY PUBLIC UNDERWRITERS.

After recording return to:

Annie L. Stafford
7795 Davis Parkway
Southaven, Mississippi 38671

Filing Instructions
Miscellaneous Index

Southern Estate Services, Inc.
405 Buavivood Dr. Suite 103-D
Jackson, MS. 39206
601 957-6924 800 731-3994